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TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

96.941

U.S. APPLICATION NO. (If known, see 37 CFR 1.5

AALARET

CONCERNING A FILIN	G UNDER 35 U.S.C. 371	U41246221
INTERNATIONAL APPLICATION NO.	INTERNATIONAL FILING DATE	PRIORITY DATE CLAIMED
PCT/NL97/00469	15 August 1997	16/8/96 & 6/9/96
TITLE OF INVENTION		
TRANSACTION CARD		
APPLICANT(S) FOR DO/EO/US Ferdinand Jan Anton RA	ADSEN	
Applicant herewith submits to the United Sta	tes Designated/Elected Office (DO/EO/US)	the following items and other information:
1. X This is a FIRST submission of items		
	T submission of items concerning a filing u	nder 35 U.S.C. 371.
examination until the expiration of th	l examination procedures (35 U.S.C. 371(f)) e applicable time limit set in 35 U.S.C. 371(b) and PC1 Articles 22 and 39(1).
	eliminary Examination was made by the 19th	month from the earliest claimed priority date.
A copy of the International Application	on as filed (35 U.S.C. 371(c)(2))	Sanat Duranus
a. X is transmitted herewith (rec	quired only if not transmitted by the International Purpose, (GOO, POT / IR/	
b. X has been transmitted by the	e International Bureau. (See PCT/IB/cation was filed in the United States Receivi	ng Office (RO/US).
	plication into English (35 U.S.C. 371(c)(2))	
Amendments to the claims of the Int	ernational Aplication under PCT Article 19 (
Amendments to the claims of the Int a. are transmitted herewith (r	equired only if not transmitted by the Interna	itional Bureau).
	he International Bureau.	
c. have not been made; howe	ver, the time limit for making such amendm	ents has NOT expired.
b. have been transmitted by to c. have not been made; howe d. have not been made and w		
	he claims under PCT Article 19 (35 U.S.C. 3	;71 (c)(3)).
9. An oath or declaration of the invento		1. DOT 4. (1.1. 2.)
10. A translation of the annexes of the I	nternational Preliminary Examination Repor	under PC1 Afficie 30
Items 11. to 16. below concern docume		
11. An Information Disclosure Stateme		
12. An assignment document for record	ling. A separate cover sheet in compliance v	vith 37 CFR 3.28 and 3.31 is included.
13. X A FIRST preliminary amendment.		
☐ A SECOND or SUBSEQUENT pre	liminary amendment.	
14. A substitute specification.		
15. A change of power of attorney and	or address letter.	•
16. X Other items or information:		
International Pro	eliminary Examination Repo	ort.
Form PCT/IB/308.		
Search Report.		
Inventor Informa	tion Sheet.	

U.S. APPLICATION NO. (if kno	own, see 37 CFR 1.5)	п	NTERNATIONAL APPLICATION NO. PCT/NL97/00469	9		4TTORNEYS DOG 96.943	
17. X The follow	ring fees are subm	itted:			CAI		PTO USE ONLY
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but all claims did n	ot satisfy provisio	ns of F	37 CFR 1.482) paid to US PCT Article 33(1)-(4)	\$670.00			
and all claims satis	fied provisions of	PCT A	37 CFR 1.482) paid to US	\$96.00			1
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CLAIMS	NUMBER FILE		NUMBER EXTRA	RATE	\$		
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Arlington, VA				NAME			
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09/242357 300Rec'd PCT/PTO 16 FEB 1999

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Ferdinand Jan Anton RAADSEN

Serial No. (unknown)

Filed herewith

TRANSACTION CARD

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents

Washington, D.C. 20231

Sir:

Prior to the first Official Action, please substitute pages 1-6 of the specification with the attached pages marked "AMENDED SHEET". In the claims, please substitute Claims 1 and 2 as originally filed with Claims 1 and 2 as filed in the Article 34 amendment of September 21, 1998. The pages containing Claims 1 and 2 are marked "AMENDED SHEET" and are also attached hereto.

REMARKS

The above changes in the specification and claims merely place the national phase application in the same condition as it was during Chapter II of the international phase, with the multiple dependencies being removed.

Respectfully submitted,

YOUNG & THOMPSON

ву

Benoit Castel

Attorney for Applicant Registration No. 35,041 745 South 23rd Street

Arlington, VA 22202 Telephone: 703/521-2297

February 16, 1999

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ART 34 AMDT

Transaction card

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The present invention concerns a transaction card representing a certain monetary purchasing value which can be exchanged for an optional product or service comprising a card-shaped body with an integrated circuit having a memory which can be read out electronically and programmed, intended, at least temporarily, to store the abovementioned monetary value on it, in a way compatible with an existing electronic payment system..

Nowadays, gift tokens are common property and with these, two categories can be distinguished. The first category of known gift tokens is issued by certain branch organisations and can be exchanged specifically for a certain kind of product. For example, the well-known book tokens, record/CD tokens and dinner cheques, which can only be exchanged for respectively books, sound recording media or dinners at a restaurant of your choice. In addition to this, gift tokens are also issued by stores, shopping centres or organisations for the self-employed with which the gift token can be exchanged for any product from the store, shopping centre respectively the organisations for the self-employed.

In all cases, an often quite laborious and administratively costly procedure is common to steer the issuing exchanging and cashing of the circulating gift tokens in the right direction. For this purpose, almost always considerable administrative costs for cashing the token are charged. Thus, in the Netherlands for years the Nationale Vereniging van Geluidsdragende Detaillisten (NVGD, national association of sound recording retail traders) has issued so-called CD tokens, which can be exchanged for sound recording media at businesses affiliated to this branch organisation. Each affiliated business is able to order such tokens with the NYGD. The NVGD sends the token to a management/storage office, usually a bank, where the shopkeeper may purchase the tokens. Subsequently, the tokens are circulated by the shopkeeper at the purchase price, in the course of which nothing has been earned yet then. When spending the indicated countervalue, the token is collected and subsequently charged from the NVGD by the collecting shopkeeper. Subsequently, the NVGD pays the indicated countervalue of the token in due course, after deducting the above-mentioned administrative costs and

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destroys the used gift token. After this, the countervalue claim is submitted to the management office, while the management office deducts the administrative costs incurred by them. This procedure is not only laborious and time-consuming but also, as a result, the shopkeeper will be less inclined to accept the gift token in case the spending value is lower than the countervalue of the token.

A transaction card of the kind mentioned in the opening paragraph avoids these drawbacks. Because the monetary value of such a card is stored in an electronic memory in a way compatible with an existing electronic payment system, the card can be used without any problem in principle for any random spending, while the amount is simply debited from the balance of the card with the integrated circuit and credited to the bank account of the shopkeeper. The costs charged for making use of the electronic payment system are negligible, or at least relatively low, compared to the administrative costs which were thus far charged for conventional transaction cards. After spending, the card balance is available for another purchase.

Examples of transaction cards usable for such purposes, whether based on a intelligent integrated circuit or just a magnetic strip containing monetary information, are described in UK Patent Application 2.067.467, US patent 5.440.108, German Utility Model 29512208 and Patent Abstracts of Japan, vol. 096, no. 009, 30.09.96. Although some of these cards are in fact equipped with an electronic circuit, their application is so far restricted to merely a smart replacement of a conventional gift token intended for direct spending purposes for goods and the like.

It is the aim of the present invention to extend the usability of a transaction card of the kind referred to in the opening paragraph to beyond this field of applications.

To this end a card of the type referred to in the opening paragraph is characterized in that the product or service comprises a reservation for an event, in that an amount due for said event is deductable electronically from said monetary value by means of said integrated circuit and in that reservation information may be loaded in said memory. While the card according to the invention may still be used as a transaction card for

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direct purchasing purposes, it may also be used for events, e.g. pop festivals, theatre performances, sports games, etc.. The transaction card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the transaction card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation can be executed. Such a reservation procedure may also be adopted outside the framework of a pure transaction card system, making use of your own chipcard with a mortetary value, e.g. the above-mentioned chip-knip.

In the following embodiment, the use of a transaction card according to the invention will be explained in more detail and the corresponding advantages will be explained. A corresponding clrawing will be referred to in which:

Figure 1 shows a schema ic view of a transaction card system making use of an embodiment of the transaction card according to the invention.

As referred to above, the drawing is purely schematic. Corresponding parts in the figures are indicated with the same reference number.

With the transaction card according to the invention, the administrative procedure for issuing the transaction cards is considerably easier to realise than the above-mentioned existing procedure for CD tokens, which will be explained on the basis of figure 1. The entire system is based on a transaction card according to the invention comprising a card-shaped body 2, provided with an appropriate print containing an integrated circuit in it or on it. The integrated circuit comprises an electronic memory which can be read out and programmed, intended to store, at least temporarily, the desired countervalue on it, in a way compatible with an existing electronic payment system.

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et.

An issue point 1 has unloaded transaction cards at its disposal, as a result of which it is hardly sensitive to, among others, theft. This issue point 1 may be arranged specifically as such, however, affiliated companies/shops may also function as such.

If a consumer asks for a transaction card, card 2 is loaded for the desired amount \$ 1.and sold. With this, the options may be limited to accepted amounts formed by an entire
multiple of NLG 25.-, however, in itself this may also differ, if necessary. Loading is
realised by means of the appropriate equipment at the issue point 1. In addition to cash
payment, settlement may also be realised electronically, for the issued transaction card is
compatible with an existing system for electronic payment transactions. In a special
embodiment, the integrated circuit of card 2 comprises means in order to co-operate by
the medium of adequate peripheral equipment with a second card-shaped body
containing an electronic memory with a certain loaded currency value in order to debit
the value concerned from it. Such a second card comprises, for example, a so-called
chip-knip: an electronic purse which is issued by joint banks and which is loaded to a
certain amount in advance.

The amount \$ 1 of transaction card 2 is charged to an account of the issue point credited to a central bank account 3, which is realised fully automatically. If so desired, a *chip-knip* from issue point 1 may be debited for the amount \$ 1.- concerned instead.

The consumer is now able to give away the just acquired, loaded transaction card 2 as a gift. The person receiving transaction card 2 from him, may spend it on the purpose indicated on the card. This may be a sound recording medium in case of a CD/record token, a stay in a hotel in case of a hotel token, a dinner in case of a dinner token, etc. Again and agair, the card is spent at a desired corresponding affiliated company for a specific product respectively specific service. The indicated purpose may, however, also concern a specific place, e.g. a certain department store, shopping centre or shopkeepers' organisation, in which case the purchased service or product is generally optional.

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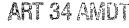
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Contrary to the conventional transaction cards, the transaction card receiver according to the invention is free to choose the amount to spend. Thus, he/she is able to use the transaction card for a spending \$ 2 with a certain company 4. This spending is debited in an electronic way from the current balance of transaction card 2, in such a way that the disposable balance \$ 3 remains. This amount may be spent with the same company, however, it may also be spent with another company. After or if necessary, during/as a result of the transaction, the amount spent \$ 2 is debited from the central bank account 3 electronically, and after deducting a small amount for processing costs, which is credited to an account kept by company 4. The above-mentioned mutations of the central bank account 3 may, for that matter, also be executed non-electronically in writing, using acceptable collection procedures. However, the processing time will be longer in that case. Apart from these kind of transactions, whether or not electronic, in principle, the transaction card system according to the invention does not require administration, which results in substantial costs savings compared to a conventional transaction card system.

Although in principle, the transaction card according to the invention entails higher production costs compared to the conventional paper transaction card, it is, however, also cost-saving in this respect, since a used transaction card according to the invention, contrary to its conventional counterpart, is suitable for recycling. To this end, card 2 with a remaining balance \$ 3 is collected below a certain amount, after settlement of this remainder \$ 3, and subsequently put at the disposal of issue point 1 for recycling purposes. In addition, the physical stock of transaction cards according to the invention may be limited, since every card is suitable for the entire gamut of countervalues and it is therefore not required to keep a collection of cards for every countervalue.

Although the invention has been explained and described in more detail above by means of a specific embodiment, it may be obvious to any person that the invention is in no way limited to the given example. On the contrary, the invention offers a broad range of application options and ditto embodiment or appearance forms which can all be applied within the framework of the invention by the average craftsman, without requiring an inventive contribution from him. Thus, the gift chip card according to the invention



may, for example, also be marketed in a loaded design and the card, partly because of the fact that the costs incurred are lower, is more versatile than the fields for which a transaction card system has been applied thus far. These may involve the nearly unlimited field of retail trade, especially builder's merchants and do-it-yourself stores, toy stores, garden centres and the department stores referred to earlier, record shops and book shops, also including, however, transport companies and especially taxi and aircraft companies, as well as theatres, cinemas, sports stadiums, hotels, restaurants and other hotel and restaurant facilities.

- Time after time, the invention provides both the consumer and the entrepreneur with significant advantages due to the fact that any random amount can be spent by means of the transaction card respectively no laborious charge procedures and costs are involved and settlement takes place almost immediately.
- In case of a spending for events, e.g. pop festivals, theatre performances, sports games, etc., the transaction card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the transaction card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation can be executed. Such a reservation procedure may also be adopted outside the framework of a transaction card system, making use of your own chip-card with a currency countervalue, e.g. the above-mentioned chip-knip.

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Claims:

Transaction card representing a certain monetary purchasing value which can be 1. exchanged for an optional product or service comprising a card-shaped body with an integrated circui: having a memory which can be read out electronically and programmed, intended, at least temporarily, to store the above-mentioned monetary value on it, in a way compatible with an existing electronic payment system characterized in that the product or service comprises a reservation for an event, in that an amount due for said event is deductable electronically from said monetary value by means of said integrated circuit and in that reservation information may be loaded in said memory.

-7-

Transaction according to claim 1, characterised in that the integrated circuit 2. comprises means in order to co-operate by the medium of adequate peripheral equipment with a second card-shaped body with an electronic memory, in which a certain monetary value is loaded in order to debit the value concerned.

AMENDED SHEET

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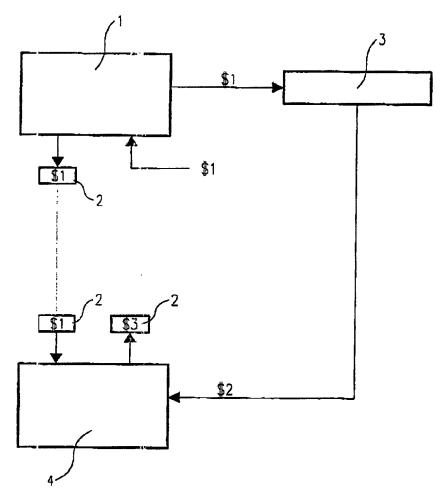


Fig.1

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COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first andijoint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TRANSACTION CARD

the specification of which: scheck ones

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REGULAR OR DESIGN APPLICATION

[] is attached hereto.

> was filed on as application Serial No.

> > PCT FILED APPLICATION ENTERING NATIONAL STAGE

[X] was described and claimed in International application No. PCT/NL97/00469 filed on 15 August 1997, and as amended on (if any).

and was amended on (if applicable),

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims. as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

PRIORITY CLAIM

I hereby claim foreign priority benefits under 35 USC 119 of any foreign application(s) for patent or inventor's certificate listed, below and have also identified below any foreign application for patent or inventor's certificate having a filing date More that of the application on which priority is claimed.

PRIOR FOREIGN APPLICATION(S)

Country	Application Number	Date of Filing (day, month, year)	Priority Claimed
Wetherlands	1003819	16 August 1996	Yes
Netherlands	1003971	6 Sëptember 1996	yes

(Complient this part only if this is a community application.)

I hereby claim the benefit untier 35 USC 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 USC 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations \$1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Asplication Serial No.)

(Filling Date)

(Status-patented, pending, abandened)

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POWER OF ATTORNEY

The undersigned hereby authorizes the U.S. attorney or agent named herein to accept and follow instructions from Octropibureau LIOC S.V. as to any action to be taken in the Patoni and Trademark Office regarding this application without direct communication between the U.S. attorney or agent and the undersigned. In the event of a change in the persons from whom instructions may be taken, the U.S. attorney or agent named herein will be so notified by the undersigned.

As a named inventor, I hereby appoint the following attorney(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Robert J. PATCH, Reg. No. 17,355, Andrew J. PATCH, Reg. No. 32,925, Robert F. HARGEST, Reg. No. 25,590, Benoît CASTEL, Reg. No. 35,041, Eric JENSEN, Reg. No. 37,855, Thomas W. PERKINS, Reg. No. 33,027, and Roland E. LONG, No. 41,949, do YOUNG & THOMPSON, Second Floor, 745 South 23rd Street, Arlington, Viniikii 22202.

Address all telephone calls to Young & Thompson at 703/521-2297.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or Imprisonment, or both uncler Section 1001 of Title 18 of the United States Code and that such willful False statements may jeopurdize the validity of the application or any patent issued thereon.

Full name of sole or first Inventor: Ferdinand Jan Anton RAADSEN - RAADSEN (given name, family name)

inventor's signature

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Para PAT 12/07: